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Please reply to Daniel J. Bugbee dbugbee@lawdbs.com (206) 489-3819

EXHIBIT D

December 18, 2017

Pacific Lifestyle Furniture ATTN: Jesse Bise, Owner 16305 NW Cornell Rd., Unit 120 Beaverton, OR 97006-4847

Re: Kimberly Bise

This firm represents Educational Credit Management Corporation ("ECMC"). My client sent you a letter dated November 1, 2017 (the "Demand Letter") requiring you to remit fifteen percent (15%) of your employee Kimberly Bise's pay pursuant to an administrative wage garnishment. An Order of Withholding from Earnings (Garnishment Order) was sent to you on February 28, 2017. The process for an administrative wage garnishment and your obligations were explained in the Employer Handbook which accompanied the original Garnishment Order mailed to you in February. Additionally, on April 14, 2017 you were presented with a notice of employer noncompliance due to your inaction to respond to the Garnishment Order. To date ECMC has yet to receive a written response from you.

Due to your inaction, ECMC is now prepared to file a lawsuit against you for your failure to comply with the Garnishment Order. Please find enclosed a Complaint which seeks to recover from Pacific Lifestyle Furniture all amounts you have failed to withhold. In addition, my client also expressly reserves its right to recover attorney fees and costs if this matter should proceed to litigation.

Please contact me at (206) 489-3819 to attempt to resolve this matter without litigation. If I do not hear from within fourteen (14) days of this letter, we will proceed with filing the Complaint.

Sincerely,

DBS | Law

By

Daniel J. Bugbee

cc: Client